E-Banking Services
User Guide

The Farmers Bank
FARMERS TRUST & SAVINGS BANK

The E-Banking User Guide is a summary of instructions and information for starting and using Farmers Bank E-Banking Services. If you need additional information, please contact the bank for personal assistance.

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ATM/Debit Cards

Lost or stolen ATM / Debit Cards:
Call (800) 383-8000 to report a lost or stolen ATM / Debit Card.

Application

Complete an application (available at the bank and online) and bring it in or mail it to the bank. Cards will be issued subject to credit approval. You will receive your card and PIN (Personal Identification Number) in separate mailings, 7 – 10 business days from the approval of your application. To choose your own PIN, call one of our personal bankers at (712) 262-3340 or (800) 249-3340 for more details.

Fees

There is no monthly fee and no issuance fee for your original card. There is a $10 fee to replace a damaged, lost, or stolen card.

Farmers Bank is a member of the Privileged Status ATM network, providing customers with a broad base of surcharge-free ATMs. Go to farmerstrust.com or contact the bank for ATM location information.

Daily Usage Limits

- Cash: $500 per day
- PIN-based merchant transactions: $1,000 per day
- Signature-based debit card transactions at a MasterCard© merchant: $1,000 per day
- Rolling 3-day total withdrawal limit: $1,500

NetTeller Online Banking

Enrollment

Pick up an application from the bank or apply online at farmerstrust.com by clicking on "Enroll" in the lower left corner of the home page. Once your application is processed, you will receive a NetTeller ID and temporary password to get started.

NetTeller ID and Password

The first time you log on to NetTeller using your initial temporary password, you will be asked to choose a new password for security purposes. You may create any password that is 8 to 25 characters long and includes a combination of letters, numbers, and special characters. You will also have the option of setting up a Personal ID to use instead of your assigned NetTeller ID. (Your original NetTeller ID does not change. The system will accept either your original 12-digit NetTeller ID or the Personal ID you create.) You may change your Personal ID and/or password at any time.

Account Names

For security purposes, your account numbers do not appear online. You may create "names" for your accounts (e.g., "Primary Checking", "Emergency Savings", etc.):

- Click on 'Options' on the NetTeller menu bar.
- Click on 'Account.' Your accounts will be listed as they currently appear on your NetTeller Account listing.
- Enter the account names as you would like them to appear.
- Click 'Submit' to save the new names.

Changing your Personal ID

- Log on to NetTeller and select 'Options' on the NetTeller menu bar.
- Type in the Personal ID of your choice and click 'Submit'.

Changing your Password

- Log on to NetTeller and select 'Options' on the NetTeller menu bar.
- Type in your current password.
- Enter your new password twice for verification purposes.
- Save this change by clicking 'Submit.'

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125 West Fourth Street | P.O. Box 7980 | Spencer, IA 51301-7980 | (712) 262-3340 | (800) 249-3340 | fx (712) 262-9511
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Challenge Questions

Once your online banking profile has been established, you will be prompted to select a personal image and provide answers to "Challenge Questions". These will be used to help verify your identity when uncharacteristic or unusual online banking behavior is detected.

If you forget your password

Call the bank at (712) 262-3340 or (800) 249-3340 and we will assign a new temporary password. If you call after regular business hours, leave a voice message at extension 7100.

If you get locked out of NetTeller

If you are locked out of your accounts, call the bank and ask to speak with one of our NetTeller customer service representatives. After regular business hours, leave a message at extension 7100.

Safe and Secure

Farmers Bank NetTeller uses state-of-the-art firewalls and security to protect your accounts and your identity online. This includes safety measures such as:

- Secured Socket Layer (SSL) data encryption.
- Never displaying your Social Security Number or account numbers online.
- Automatically disconnecting your NetTeller session after 10 minutes of inactivity.
- Requiring a unique NetTeller ID and password to access any account information, including a system that will "lock" access to your accounts if an incorrect password is entered three times consecutively.
- Monitoring for uncharacteristic or unusual online banking activity and, if detected, requires answers to challenge questions in order to verify authorized user identity.

Things you can do to help protect the security of your online banking

- Don't give your NetTeller ID or password to anyone else.
- Change your password frequently.
- Don't leave your computer while you are logged in to NetTeller. Sign off by clicking "Exit" before you leave or go to another website.
- Report any suspicious or unusual activity on your NetTeller accounts. Call the bank at (712) 262-3340 or (800) 249-3340. After regular business hours, leave a message at extension 7100.

Real-Time Account Access

"Real-time account access" means that what you see on NetTeller is the same thing the bank sees on our system so you have access to the most current and accurate information pertaining to your account(s).

NetTeller Account Transfers

You can initiate transfers between your Farmers Bank accounts 24 hours a day. Transfers made before 4:30 pm Monday – Friday will be processed the same day. Transfers initiated after 4:30 pm, on weekends, or on holidays will post the next business day.

Online Bill Payment

Enrollment

Online Bill Payment is available to all NetTeller customers. (See page 1 for NetTeller enrollment information).

Complete and sign an authorization form and bring or mail it to the bank, or enroll online at farmerstrust.com.

How it works

Your payments are electronically transferred from your Farmers Bank account to your payee's account through the Automated Clearing House (ACH) network. If your payee is not set up to receive electronic transfers, a check is sent via postal mail.

Payment processing

Payments are processed and sent twice a day on normal business days: 2:00 am Central Time and 12 Noon Central Time.

- The payment will be processed on the date scheduled at the earliest possible processing time.
- If the payment was scheduled with today's date and the last processing time has passed, the payment will be processed at the next possible processing time.
- Payments are not processed on holidays or weekends. If a scheduled payment falls on a holiday or weekend, it will be processed on the Friday before the weekend, or the last business day before the holiday.

Payment delivery times may vary. Following are general guidelines:

- For electronic payments, allow 3 to 4 business days from the date the payment is submitted.
- For check payments, the check will be in the mail on the same day the payment is processed. (The check is printed and mailed from Oklahoma City, OK.) Allow 5 to 7 business days for a check payment, remembering that we cannot control or guarantee postal delivery timelines.

Money for the payment will be taken out of your account at the time the payment is processed for electronic payments and when the check clears for a check payment.

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E-Statements

Enrollment

E-Statements are available to all NetTeller customers. (See page 1 for NetTeller enrollment information).

Log in to your NetTeller account, click on the E-Statement Setup tab and complete the requested information OR contact the bank for assistance.

You will receive an email from Farmers Bank, requesting confirmation of your E-Statement enrollment. Click on the confirmation link in this email to complete your enrollment.

E-Statement Delivery

Once enrolled, you will receive a monthly email from Farmers Bank as a notice that your statement is ready. (You will also continue to receive a paper statement for the first two statement cycles after enrollment.) Click the attachment in the email, log in as you do for NetTeller, and then view, print, or save your statement to your computer.

Please note that E-Statements can only be accessed for approximately 3 months so you may want to print a copy or save it to your computer or some other digital storage device.

Saving E-Statements

If you wish to save your E-Statement to your computer:

- Open the PDF version of your statement.
- Click on "File" in the Adobe Reader menu at the top.
- Click on "Save a copy" in the drop-down menu under "File".
- Continue to "save" with whatever file name, and in whatever file location you choose (as you would save anything else to your computer).

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